



# Triad Newsletter

A Waldo County Joint Venture in Senior Safety

Volume 14, Issue 2

Spring 2016

## Happenings

### Scam Event

Scams are becoming so common and scammers are becoming so sophisticated that Triad will be holding an event to let the public know just what is going on out there. Learn how you can help to protect yourself and others from the scam artists. Presenters will be from such organizations as the Maine Bureau of Consumer Protection, AARP, and the Office of the Maine Attorney General.

Plan to join us on **Wednesday, July 27** at the Hutchinson Center in Belfast to learn from those who are working to help us. It promises to be a great event. More information and registration materials will be available in the June newsletter.

### Maine Drug Take-Back Day

Triad is working to keep unwanted drugs out of homes to prevent theft, accidental use, and improper disposal. If you have prescription or non-prescription medications that have expired or that you no longer need, you can bring them to one of the following locations for collection and proper disposal:

**Saturday, April 30 - 10:00a.m. to 2:00p.m.**

#### **Belfast or Searsport Police Dept**

You can help Triad at the same time, if you leave your returnable bottles on that day at the Belfast Police Dept.

A separate drug collection day is being planned for the Unity area.



**Angler's Restaurant in Searsport** has offered to help raise funds for Triad by donating part of the proceeds from each dinner meal. The date is:

**Tuesday, April 5  
4:00p.m. to 8:00p.m.**

Go out for an evening meal and help Triad at the same time. (This offer is good at the Searsport location only.)

### Bottle and Can Donations

The City of Belfast will be collecting cans and bottles for Triad during the entire month of March. Leave your donations at the Belfast Recycling Center can/bottle redemption area and the funds will be passed along to Triad.

If you would like to participate but cannot get to the City of Belfast location in March, Triad has a can/bottle collection container inside the lobby of the Sheriff's office. That is available weekdays from 8:00a.m. to 4:00p.m.

At that same location, there is a drug collection box. You can drop your medications off anytime during the same hours.

Read About Current Scams inside →

## See How They Are Scamming Us Now!

### Readers Share Scam Attempts

**Jackpot Scam** - A reader got a letter stating that she was the winner of a jackpot of \$1,327,940. All she had to do was that she respond by mail stating that her name and address are as printed on the letter and to send \$12.99 to find out if she is the winner and to get up to 75% off on the merchandise and services the company offers. It also states in very fine print that the chances that she will get the jackpot are one in 300 million. The original part of the letter reads as if she has won and the fine print reads as if she has very little chance of winning. There are also some odd things about the language in the letter, making it somewhat difficult to understand.

The postmark is from Kansas City. The return address reads "Kansas City, Kansas, United States of America" To add USA to the address is most unusual and would make you think that this offer is really being initiated from outside of the U.S. That is likely to mean that whoever sent it is probably in a country where they cannot be prosecuted for mail fraud in the United States.

**Publishers Clearing House Scam** - A number of people have reported receiving a phone call from a man stating that he is calling from Publishers Clearing House. He tells the person that they have won a large amount of money. (The amount seems to vary from just over \$1 million to over \$10 million and sometimes they have other prizes coming as well.) He says that in order to collect the money, the winner must send a money order to cover the cost of processing fees. Legitimate contests do not charge to send winnings.

### *Thank You!*

Waldo County Triad wishes to thank the University of Maine Cooperative Extension for helping to keep the cost of printing this newsletter lower so we can help more seniors.

**Vehicle Warranty Scam** - A reader reported receiving a post card stating that the warranty on his vehicle has expired or is about to expire based on the mileage or age of the vehicle. The card gives a phone number to call to extend the coverage but there is no business name given on the card. The warranty must be extended within 5 days of the receipt of the card or the offer is not valid. The card recipient has a one-year-old vehicle with a 3-year/50,000 mile warranty so he knew this was a scam.

**IRS Scam** - Across the nation, people continue to get phone calls from someone saying that he is from the IRS and that the household owes back taxes. The caller offers to reduce the amount owed if the person will pay right away. He also says that if you ignore the call, legal action may be taken against you. Obviously, this scam is working as it has been going on for a long time. IRS or other government agencies will not call or email. Rather they do all communicating by letter.

**Grieving Widow Scam** - Scammers are going through obituaries to find names of people who had a recent death in a family. People are very vulnerable at this point and may not think as clearly as usual. The scammer may say that he is from a bank and needs to update information after the death of the spouse. Once the bank account number and details are given, he can empty the account. Have someone answer phone calls soon after a death until you are ready to make good decisions.



**CAT HAVEN INN**  
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**PAMPURRED CAT BOARDING**  
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**207-338-5806**



## More Scams

**Toll-Free Scam** - Fraudsters are buying toll-free numbers with the last seven digits of a real business. Instead of the "800" code that the real businesses use, these companies use the newer toll-free codes of "866" or "888". The public is familiar with the 800 part of the toll-free number and when they call, they only tend to look carefully at the last seven digits. This toll-free sham is known to have happened to at least 30 agencies and businesses including IRS, Social Security, Wal-Mart, QVC, the Veterans Administration, AARP, banks and many others.

When you get connected to the sham entity, you may get a person or a recorded message that says that you are eligible for a gift card or other item for a low price. Sometimes they don't say that you have won the prize but rather if you take a survey, they will send you the prize. Whatever they say, the bottom line is that they want your personal information - credit card/bank number, name, address, date of birth, etc.

This is all legal as long as these operations do not say that they are affiliated with the real company and as long as they give you accurate information about the product they are selling. Under the terms of the Do Not Call regulations, **you** called **them**. The fact that you misdialed is irrelevant. Being misleading is not illegal.

If you are calling a company or organization, double-check the number. You should be greeted by someone who mentions the company or agency. Hang up if this does not happen.

**High School Diploma Scam** - The Federal Trade Commission just shut down two operations that said they were giving high school diplomas equal to the GED. All people had to do is to pay somewhere between \$135 and \$249 to take a test on line. If you pass, you get the diploma and if you do not, you can just pay to take it again until you do pass. They claimed to be affiliated with the federal government.

These two groups used many different names. Each had people giving testimonials of how they used the diploma to enroll in college or get a dream job. In reality, when people got a diploma and tried to use it to get into college, enlist in the military, or apply for a job, the diploma was determined to be worthless.

The federal government does not regulate high school equivalency diploma programs. Each state decides the tests to be used.

**Fake Social Security Email** - The subject line on this email message says "Get Protected". The message talks about a new feature offered by the Social Security Administration that can help taxpayers to monitor their credit reports and know about unauthorized use of their Social Security number. It sounds very real but it is entirely made up.

There is a link to click on to sign up for this service. When you do, you get sent to a spoof site that tricks you into entering your name, date of birth, Social Security number and other personal information.

**Need assistance regarding Medicare Health Plans, Final Expense, or Fixed Annuities?**

**Please call contact us, we are here to help!**

Chris Coleman

Email: [ccoleman@bluegoosemaine.com](mailto:ccoleman@bluegoosemaine.com)

Direct: [207.323.3217](tel:207.323.3217)



**Elder Abuse** is domestic violence.

For help or information call  
**NEW HOPE for WOMEN.**

1-800-522-3304

## Even More Scams

**Ransom Scam** - There are infected ads, email links/attachments and websites on the Internet. If you happen to click on one of these, hackers can gain access to your computer and encrypt everything on your computer so that you cannot get into your files, photos or videos. A message will come that says that you need to pay hundreds or thousands to get your information back. If you do not pay by the given time, they destroy the decryption key that unlocks the data and leaves your information irretrievable. The payment is requested via "Bitcoin", an untraceable virtual currency. This scam has hit agencies, businesses and individuals and was up by 165% last year over 2014. In that time period, over \$18 million is known to have been paid to get data returned.

To help protect yourself from this scam:

- Never open emails or attachments from unknown senders.
- Be careful about clicking on ads.
- Enter a company's site only via its homepage.
- Enable pop-up blockers.
- Use antivirus software.
- Back everything up on an external hard drive and unplug it after backup so that device cannot be hacked.
- If you are hacked, disconnect from the Internet and bring your computer to a computer repair service provider to have it wiped clean. Then, restore a previous backup. Resist paying as it is no guarantee that your computer will be unlocked.

### Grove Cemetery Chapel

- Private Services
- Non-denominational
- Family can make own arrangements

Call Steve Bogue at 338-2264

**More IRS Scams** - Around the country, people are getting email messages saying that they are from the IRS. The messages state that the agency needs more information about you. To do that, you need to click on a link. The logo on the sites is very accurate and it would be easy to think this is a genuine request. The site may ask for your Social Security number, date of birth, the bank account number to be used for a refund, and other personal information. Scammers can sell this information on the black market or they can use it themselves to empty bank accounts, get loans in your name, and much more. By mid-February of 2016, this scam had been reported four times more often than it was last year.

You may submit your tax return over the Internet, but IRS will not contact you that way. Governmental agencies use the postal services to contact people.

**Gift Voucher Scam** - You get an email from a restaurant chain or other business where you did not subscribe for messages. You are offered a free gift card if you click on a link to activate it. Usually in order to get the voucher or coupon, you need to fill out a questionnaire. That survey will ask for your name, age, address and other personal information. Do not do it. It is a scam where someone is trying to either get more information about you or to enter your computer to get additional information on account numbers, etc.

Legitimate companies sometimes offer coupons or gift cards to those who have signed up on their websites. They do not randomly send out gift cards to those who have not enrolled.

### *Thank You!*

Waldo County Triad wishes to thank the **Tarratine Tribe** for helping to keep the cost of our programs lower so we can help more seniors





## Things to Know - Waldo County Triad in 2015

Triad is a partnership of law enforcement, local organizations and seniors dedicated to improving the safety of residents age 50 and older. A survey of residents showed their primary areas of safety concerns to be:

- Emergency response time in rural areas,
- Being victimized by scams or drug thieves or,
- Falling and no one knows help is needed.

Triad offers the following programs to help.

### **Improving Emergency Response Time**

Reflective 911 House Number Signs - Triad offers 2-sided reflective house number signs at its cost to help emergency responders to find a residence readily. This year, grant funds let Triad provide them free to Liberty residents.

Files of Life (A magnetic pocket containing current medications/health conditions) - This File lets ambulance personnel start treatment right away as they do not have to find prescription drug containers or ask about previously existing conditions. Nearly 1,000 were distributed.

Smoke and Carbon Monoxide Detectors - Since 2013, Triad has raised funds to purchase smoke and carbon monoxide detectors for seniors. Each year, one or two towns are selected and work is done with fire departments and town officials to inform people. Triad volunteers and firefighters installed detectors in 42 Liberty households.

### **Helping to Avoid Victimization**

Newsletter - The quarterly newsletter with information on current scams and how to avoid them is sent to approximately 2,500 Waldo County residents. The mailing list grows mainly through word-of-mouth.

Out-dated Medication Turn-In - Triad has a secure drug drop-off box for year-round use by the public located in the lobby of the Waldo County Sheriff's office. Triad also takes part in the National Drug Turn-In days each spring and fall. Over 1,000 pounds of pills were turned in this year. This medication was not stolen from homes or disposed of improperly.

### **Needing Emergency Assistance**

911 Cell Phones - Triad has collected hundreds of used cell phones and had them refurbished to be used to dial 911 only. People are told to keep them on their person in the event of a fall or other problem. A police officer delivers each phone to a home and tests it at the site to be sure reception is adequate. Over 100 phones were distributed in 2015.

Daily Telephone Call-In - Waldo County dispatch staff offer older people the opportunity to call them daily. If the person does not call, a dispatcher calls the home. If there is no answer, an officer is sent to the home to see if everything is okay. The program has been in place for eight years. There were 27 participants in 2015.

### **Other Programs Developed**

Senior Appreciation Day - Each summer Triad provides a day of fun and education for seniors. This year, 169 people came to learn more about local services, to have a free lunch, and to play Bingo with prizes. The costs were all covered by area businesses. Law enforcement officers and volunteers from Bank of America served the food and waited on the guests.

Wrap Seniors in Warmth - For the ninth year, Triad collected winter jackets, blankets and other warm items to give to older people. Hundreds of items were distributed just before Thanksgiving.

Wanderer Program - Triad worked with the Belfast Police Department to create a program to help families with a member with Alzheimer's disease or other dementia or autism. A database was established with the person's details and a photo. If an individual is reported missing, the information and photo can be sent to every policing unit in the area to help bring the person home sooner and safely.

Emergency Management - Triad has an agreement with the Emergency Management Agency stating that Triad would assist as possible in the event of a disaster.

## Things to Know

### Triad Volunteer Recognized

Recently, Triad recognized Ruth Murphy for proofreading and collating every issue of this newsletter for ten years. We sincerely thank her for her generous contribution to the seniors of Waldo County.

### Triad 911 Cell Phones

Triad offers free cell phones that can be used to dial 911. If you do not have a cell phone and feel you might need emergency help some time, call your local police dept or the Waldo Co. Sheriff's office at **1-800-660-3398**. An officer will deliver a free 911 cell phone to you and make sure that it works at your home.

To donate a used cell phone for this program, you will find collection boxes at the Belfast Police and Searsport Police stations and the Waldo County Sheriff's office.

### Triad's Facebook Page

Visit the Triad Facebook page to find out what the organization is doing. Find the page at:

**<https://www.facebook.comWaldocountyTriad>**



*We value what you value and want to help you make sure its protected!*

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*One of our  
licensed agents  
is here to help:*

Lourene Rich  
Lisa Archer  
Amanda Munson

### YMCA Active Older Adult Luncheon

Triad will be the sponsoring organization of the YMCA luncheon on Wednesday, April 27. Join us to learn more about what Triad is doing for Waldo County seniors.

### Money Minder Program

Spectrum Generations needs volunteers for Money Minders, a national program for people 55 or older who need help to pay bills on time and/or to make sure their budget can support the bills. This is part of an effort to help limited income older adults to stay at home and remain independent for as long as possible. Volunteers will have training and support with all aspects of the program. For more information or to enroll to help a vulnerable senior or a disabled adult, contact Aryana Davis at **1-800-639-1553** or email her at

[adavis@spectrumgenerations.org](mailto:adavis@spectrumgenerations.org).

### Reflective House Number Signs

Triad offers green reflective house number signs to attach to a rural mailbox or a metal post. Numbers can be arranged to run across the sign or up and down as you prefer. The cost \$15.

Order by calling Triad at **1-866-426-7555**. Give the numbers you need and whether you want them to run horizontally or vertically. The sign will be delivered and installed for you. Make a check payable to Waldo County Triad and mail to P.O. Box 125, Belfast, ME 04915.

You can also mail the information required to get the type of sign you prefer.

### Waldo County Wanderer Program

Do you worry about a loved one who wanders? Register him or her with the Waldo County Wanderer Program to help make a return quicker.

Registration forms are at the offices of the Belfast and Searsport Police and the Waldo County Sheriff as well as on their websites.

***Sign up today!***



# Community Opportunities

## YMCA Active Older Adult Luncheons

To know how much to prepare, registration is required at least one week in advance of a meal by calling: **338-4598.**

**Dates:** Wednesdays: Apr 27, May 25, Jun. 29

**Time:** 11:30 a.m.

**Place:** YMCA, Lincolnton Ave., Belfast (Route 52)

**Cost:** Free - donations accepted

While at the Y, buy Hannaford/Edwards grocery cards from the Triad volunteers in the lobby. These cards help to support the work of Triad.

## Lifetime Fitness for Older Adults

Learn to improve flexibility, strength, balance, coordination, and heart/lung capacity. Drop in when it fits your schedule.

**Dates:** Monday, Wednesday, Friday

**Time:** 2:00p.m. to 3:00p.m.

**Place:** YMCA, Lincolnton Ave., Belfast (Route 52)

**Cost:** Drop-in Fee for Non-Members of the Y

## Rides to Doctor Appointments

The Belfast City Police offer rides to medical appointments from a Belfast location to a Belfast doctor's office and return. Passengers must be able to get into and out of the vehicle without assistance. To schedule a ride, call:

**338-2420.**



## Community Case Management

Call Jo-Ann about a hospital program for people with heart failure or chronic obstructive pulmonary disease. **930-6733**

## Family Caregiver Education & Support

(offered by Waldo Co. Home Health & Hospice)

For details, call Margie Spencer-Smith at **930-2500 ext. 4795.**

## Cancer Support Group

(offered by Waldo Co. Home Health & Hospice)

For details, call Margie Spencer-Smith at **930-2500 ext. 4795.**

## Unity Market Day

This farmers' market opens in the spring and is available well into the fall.

**Dates:** Saturdays - May 7 to November 19

**Time:** 9:00a.m. - 1:00p.m.

**Place:** Unity Community Center  
32 School St., Unity

## Tea and Game Time

Come to play games and drink tea! The Unity Barn Raisers have a few decks of cards and some games, but feel free to bring your own game, puzzle, knitting, craft, or just come to socialize! Free!

**Dates:** Every Friday until May 27

**Time:** 1:00p.m. - 3:00p.m.

**Place:** Unity Community Center  
32 School St., Unity

## All About Scams

Save the date of **Wednesday, July 27** to attend the Triad program on current scams. Hear from those who are trying to help stop the scammers and how you can help yourself and others to be safer from them. No cost to attend.

## Spring into Spring Rolls

Looking for a fun, healthy meal to make when you don't feel like cooking? In this hands-on class, you can try new flavors while learning how to make fresh spring rolls and delicious dipping sauces. Family friendly.

**Dates:** Thursday, March 31

**Time:** 5:00p.m. - 7:00p.m.

**Place:** Classroom, Waldo Co. General Hospital

**Cost:** Free

For questions or to register, call **930-2514**

There are lots of opportunities available around the county. Get out and do something for yourself and spread the word!





**Waldo County Triad** is a partnership of  
**seniors, law enforcement, and local organizations** dedicated to  
improving the safety of people 50 and older in their homes and communities  
through education and service.

**Triad Phone Number: 1-866-426-7555**

### **Triad Officers**

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Secretary ----- Vyvyenne Ritchie  
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Proofreader ----- Ruth Murphy

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Spring 2016

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